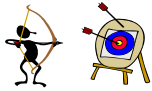


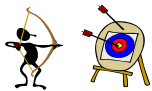
TAKE “AIM” BEFORE YOU INVEST



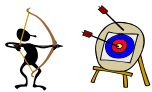
Investor Self-Defense Tips



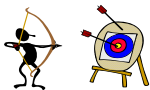
Don't be a “courtesy victim”. Con artists don't hesitate to take advantage of people with good manners, and fear they are being “rude” by hanging up or saying “no” to their sales pitches. When in doubt about a phone call or personal visit, make no promises or commitments. A stranger either on the phone or at your door should be regarded with the utmost caution. In these circumstances it is not impolite to simply say that you're not interested. It is far better to hold off on an investment you're unsure of and possibly lose an opportunity than it is to make a commitment and lose everything.



Be wary of unexpected phone calls, letters, or personal visits from strangers who require your immediate investment. Turn down any high-pressure requests that are accompanied by immediate action warnings like “Tomorrow will be too late” or “You must act now”. If the person offering you an investment opportunity is not willing to give you time to investigate the salesperson, firm, and investment opportunity itself, then there is probably something that they are trying to hide from you. The California Department of Corporations can help you with information on firms and individuals in the securities and investment industries, including stockbrokers, investment advisers and financial planners.

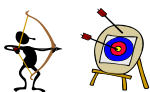


Ask for written information about the organization behind the investment plan. This includes the work history and background of the person handling your account, as well as information on the firm itself. Make sure your brokers, investment advisers, and investment advisor representatives are licensed to sell securities. Don't be afraid to ask questions. If the salesperson does not want to give you information, it is because they are hiding something.

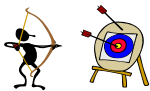


Make sure you clearly understand and receive a written copy of the investment. Understand the terms and conditions of the transaction clearly. Beware of any financial professional who suggests putting money into something that you don't understand, or who promises to "take care of everything for you". Demand a copy of the complete information including the risks, obligations, and any costs associated with the investment; as well as full and complete information about commissions, sales charges, maintenance or service charges, transaction or redemption fees, and any penalties associated with the investment. The minimum services a financial planner should provide to you are:

- ✓ A clearly written individualized financial plan
- ✓ A discussion of the amount of risk you are willing to assume
- ✓ A detailed explanation of the assumptions underlying the plan
- ✓ A specific schedule for monitoring your financial plan
- ✓ Additional advise and investment choices available to you



Get a professional opinion, before making a commitment. Ask your attorney, stockbroker, accountant, or other reliable consultant about the investment first. Even discussing the opportunity with friends and family first can prove to be beneficial. Don't be afraid to discuss it with others before making the investment.



Don't let embarrassment or fear keep you from reporting investment fraud or abuse, or from asking questions about your investment. Con artists prey on your fears and rely on them in order to con you out of your financial freedom. They are counting on your fear to make their money. If you feel any doubt about an investment, or feel that you have been a victim of investment fraud, report such fears immediately. These con artists will stop at nothing until they take everything you have.

A critical step in wise investing for any individual investor is to **INVESTIGATE BEFORE YOU INVEST!** Look into the background of potential brokers and advisers prior to entering into financial relationships with them. There are numerous agencies that may provide you with the necessary information to help you invest wisely. For a list of resources and agencies responsible for your investment, as well as information regarding investment frauds, including consumer complaint forms and investor tips, contact the Department of Corporations help line at **1-866-ASK-CORP (275-2677)** or access the Department of Corporations website at www.corp.ca.gov.

Don't let con artists make a target out of you!

Contact the Department of Corporations BEFORE Investing!